

Response to Notice of Final Cure Payment - Supplement

**UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

**Name of debtor:** Maria Gloria Lazo

**Case Number:** 10-41037

**Trustee:** David G. Peake

**Chapter 13**

**Judge:** Jeff Bohm

**RESPONSE TO NOTICE OF FINAL CURE PAYMENT FILED ON: 02/10/2016**

Pursuant to Federal Bankruptcy Rule 3002.1(g), the Holder listed below is responding to the Notice of Final Cure Payment filed in the above referenced case.

**Name of creditor:** The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2004-RS5 As Serviced by Specialized Loan Servicing LLC

**Last four digits** of any number you use to identify the debtor's account: xxxxx5621

**Statement in Response as of: 02/23/2016**

**1. Pre-Petition Arrears - Court claim no. (if known): 9 (Docket Entry #149)**

Creditor  agrees  does not agree that the debtor(s) has paid in full the amount required to cure the pre-petition default to be paid through the Chapter 13 Plan as of the Trustee's cure notice.

If Creditor disagrees:

Amount of pre-petition arrears due at filing: \_\_\_\_\_  
Amount received from the Chapter 13 Trustee: \_\_\_\_\_

Pre-Petition arrears remaining due: \_\_\_\_\_

**2. Post-Petition Amounts**

Creditor  agrees  does not agree that the debtor(s) has paid all post-petition amounts due to be paid to the secured creditor as of the date of this Response.

If Creditor disagrees:

Post-petition amounts remaining due: \_\_\_\_\_ \$875.15

Attached as Schedule of Amounts Outstanding Post-Petition is an itemized account of the post-petition amounts that remain unpaid as of the date of this Response. The amounts identified on the Schedule do not reflect amounts that became or may become due after the date of this Response, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

Schedule of Amounts Outstanding

This section itemizes the required cure of post-petition amounts, if any, that the holder contends remain unpaid as of the date of this statement but may not, due to timing, reflect all payments sent to Creditor as of the date of this Response. In addition, the amounts due may include payments reflected in the Trustee's records but which have not yet been received and/or processed by the Creditor.

Description	Date Assessed	Assessed Amount	Amount Recovered	Amount Outstanding
Payments	02/01/2016	\$1,339.67	\$464.52	\$875.15
<b>Amount Remaining Due:</b>				<b>\$875.15</b>

**3. Sign Here**

Print Name:	<u>Andrew Kussmaul</u>
Title:	Authorized Agent for Specialized Loan Servicing LLC
Company:	Buckley Madole, P.C.
Address and telephone number:	<u>/s/ Andrew Kussmaul</u> Signature
P. O. Box 9013 Addison, TX 75001	<u>03/02/2016</u> Date
Telephone: <u>(972) 643-6600</u>	Email: <u>POCIInquiries@buckleymadole.com</u>

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on March 2, 2016.

**Debtor *Via U.S. Mail***

Maria Gloria Lazo  
2022 Wycliffe Dr  
Houston, TX 77043

**Debtors' Attorney**

Kenneth A. Keeling  
Keeling Law Firm  
3310 KATY FWY STE 200  
HOUSTON, TX 77007

**Chapter 13 Trustee**

David G. Peake  
9660 Hillcroft St. Suite 430  
Houston, Texas 77096-3860

Respectfully Submitted,

/s/ Andrew Kussmaul